

## Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Richard F Weiss, Jr  
Michelle E. Weiss  
DebtorsCase No. 15-12150-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 16

Date Rcvd: Jul 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2020.

db/jdb +Richard F Weiss, Jr, Michelle E. Weiss, 2751 Spring Meadow Drive, Warrington, PA 18976-2082  
 13534269 +Cavalry SPVI LLC assignee Capital One Bank USA, NA, Bass Associates PC, 3936 E Fort Lowell Road Suite 200, Tucson, AZ 85712-1083  
 14452363 +Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250  
 13524726 +Joshua Z. Goldblum, Esquire, 826 Bustleton Pike, Suite 101, Feasterville, PA 19053-6002  
 13505300 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 13556882 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: megan.harper@phila.gov Jul 11 2020 04:21:35 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 11 2020 04:20:50 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 11 2020 04:21:09 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13534540 EDI: BL-BECKET.COM Jul 11 2020 07:53:00 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

13510303 EDI: IRS.COM Jul 11 2020 07:53:00 IRS, PO BOX 21126, PHILA PA 19114

13510027 +EDI: MID8.COM Jul 11 2020 07:53:00 Midland Credit Management, Inc, as agent for Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036

13531416 EDI: NAVIENTFKASMSERV.COM Jul 11 2020 07:53:00 Navient Solutions, Inc., P.O. Box 9640, Wilkes-Barre, PA 18773-9640

13575623 EDI: PRA.COM Jul 11 2020 07:53:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

13533001 +E-mail/Text: bncmail@w-legal.com Jul 11 2020 04:21:01 TD BANK USA, N.A., C/O WEINSTEIN &amp; RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13597298 EDI: ECMC.COM Jul 11 2020 07:53:00 US Department of Education, P O Box 16448, St Paul, MN 55116-0448

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13575880\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541) TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2020 at the address(es) listed below:

 ANDREW SPIVACK on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com  
 JOSHUA Z. GOLDBLUM on behalf of Joint Debtor Michelle E. Weiss jzgoldblum@aol.com,  
 G14492@notify.cincompass.com  
 JOSHUA Z. GOLDBLUM on behalf of Debtor Richard F Weiss, Jr jzgoldblum@aol.com,  
 G14492@notify.cincompass.com  
 KEVIN S. FRANKEL on behalf of Creditor Specialized Loan Servicing LLC pa-bk@logs.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

MICHAEL P. KELLY on behalf of Debtor Richard F Weiss, Jr mpkpc@aol.com,  
r47593@notify.bestcase.com  
MICHAEL P. KELLY on behalf of Joint Debtor Michelle E. Weiss mpkpc@aol.com,  
r47593@notify.bestcase.com  
REBECCA ANN SOLARZ on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee  
for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3  
bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 9

**Information to identify the case:**

Debtor 1 **Richard F Weiss Jr**  
First Name Middle Name Last Name  
Debtor 2 **Michelle E. Weiss**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
Case number: **15-12150-elf**

Social Security number or ITIN **xxx-xx-8872**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-7349**  
EIN **-----**

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard F Weiss Jr

Michelle E. Weiss

7/9/20

**By the court:**

Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**